

HILO MEN TIMID

About the Danger of Fire From
the Lava Overflow.

LOOKING UP THEIR INSURANCE

Inquiries From Hilo Merchants as
to the Liabilities of Insurance
Co.'s From Eruptions.

In the mail brought from Hilo by the Kinau last Sunday were several letters from Hilo people to insurance agencies here, inquiring as to the liability of the insurance people in case of fire caused by lava overflows. In other words suppose the present stream of molten lava now pouring forth from the side of Mokuawewe in the direction of Hilo should reach that city and engulf it or cause its destruction by fire, would the insurance companies have to pay the policies on the burned buildings? To a layman this would seem an easy question to answer, but of several insurance men to whom it was put none cared to answer it off-hand. Some said it would be time to think about it when a loss actually took place, while others preferred to make no definite answer until they had looked the matter up.

"After some consideration of the question submitted to me, which I must confess is a novel as well as an important and interesting one," said one of the leading insurance agents last evening, "my conclusion is that there is no doubt of the liability of the companies for any losses which may occur from the causes mentioned. Mind you, this is only my personal opinion, but I base it on the following reasons:

"Have you ever read your insurance policies through, I thought not. Very few people do. You will find that such an event as a lava overflow is not provided against in any policy I have ever seen. In fact, it is so uncommon an occurrence that insurance men have never thought of providing against it. In the general run of policies there is only one clause which even remotely suggests the liabilities arising out of volcanic eruptions, and that is one which provides that the company shall not be liable for loss caused directly or indirectly by explosions of any kind, earthquake or lightning, unless fire ensues, and in that case for the damage by fire only. We insure against damage from lightning occasionally, but only by specific agreement.

"Now," proceeded the agent, "there is really nothing in that section that covers the case. Many people would say offhand that the companies would not be liable because a volcanic eruption is an act of God, as the insurance term is, but you will find on reading your policies that an act of God is not mentioned or provided against. All bills of lading provide against loss from storms, hurricanes, typhoons and acts of God, but our marine policies insure against loss on the very exceptions made by the bills of lading. Whether a volcanic eruption and subsequent lava overflow is an act of God or a freak of nature cuts no ice with insurance companies. We insure against fire and when the insured property is destroyed by fire we have to pay the policy. Now in the case of a lava overflow reaching Hilo, the intense heat which would precede it would ignite the buildings and they would be destroyed by fire before the lava reached them. If the flow should reach Hilo, that place would be destroyed by fire before being buried under lava, and in that case we should have to pay every dollar of insurance on the place. If there should happen in the future to be an eruption of volcanic sand and ashes similar to those of past ages of which we have abundant evidence here in Honolulu, by which houses and towns were buried instead of burned, as occurred at Herculaneum and Pompeii, then the question of liability would be very doubtful and the insurance companies would refuse payment."

THE EGERIA COMING.

Now Surveying the Australian-
Canadian Cable Route.

SAN FRANCISCO, July 8.—The British survey steamer Egeria arrived from Esquimaux, B. C., yesterday morning. The English and Canadian Governments are to establish a cable between British Columbia and Australia, which will touch at Samoa and Hawaii. The Egeria is now engaged in the work of surveying the route. She will go from here to Honolulu, taking soundings on the way, and after coaling there will proceed to Apia. From Apia the soundings will be taken to the nearest point on the Australian continent.

The Egeria put in here for coal. When her bunkers are filled again she will go to the point where she left off and continue the work of locating a bed for the cable until her coal gives out. She will probably put into San Diego for a fresh supply.

The officers of the Egeria are the most expert surveyors in the British navy, and they are taking great care in making the soundings for the proposed cable. The undertaking will probably occupy two months before the survey boat reaches Brisbane.

Will Visit Scotland

Superintendent Andrew Brown of the Government Water Works, who is away on a four months' vacation without pay, intends to visit relations in Scotland while on his trip. He is also

looking after considerable business for the Government on his way through the States.

Capt. Satterlee's Funeral.

The funeral of Capt. Satterlee took place yesterday morning from St. Andrew's Cathedral. The body arrived at the church at a few minutes past 10 o'clock. The casket was almost entirely hidden under the numerous floral offerings. The service was conducted by Bishop Willis and Rev. V. H. Kitchin. Two hymns were sung by the full surpliced choir and then the body, accompanied by a military guard of honor, was borne to the Australia. It will be shipped to Fortress Monroe, where a widow and child survive the dead captain. Mrs. Satterlee is the daughter of one of the prominent American Protestant Episcopal bishops.

ADMIRAL CERVERA ACQUITTED.

MADRID, July 8.—Admiral Cervera and the other commanders of the Spanish fleet destroyed in the battle of Santiago, whose conduct has been the subject of inquiry by special court martial, were today acquitted and formally liberated.

RAINFALL FOR JUNE, 1899.

From Reports to Weather Bureau.
HAWAII.

Stations.	Elev.	Rain
(Feet.)	(In.)	
Hilo (town)	100	7.70
Kaunapali	1250	
Pepeekeo	100	6.83
Honolulu	200	7.74
Hakalau	200	6.82
Honolulu	10	8.87
Laupahoehoe	10	
Ookala	400	
Kukui	250	2.35
Paauhau	750	2.41
Paauhau	300	2.48
Paauhau	1200	2.56
Honokaa	425	2.96
Honokaa (Kalehua)	1900	3.48
Kukuihaele	700	3.20
Awini (Lot 6)	2500	10.78
Awini Ranch	1100	4.34
Nulli	200	2.43
Kohala (Parsonage)	350	2.38
Kohala Mission	585	1.84
Kohala Sugar Co.	234	2.26
Waimea	2720	2.62
Kailua	950	3.38
Lanihau	1540	5.21
Kealahou	1580	4.37
Kalahiki	800	
Kalahiki	1200	
Naalehu	650	1.39
Naalehu	1350	1.79
Naalehu	1725	
Honoupo	15	0.30
Hilea	310	0.00
Pahala	850	
Moaia	700	
Volcano House	4000	1.97
Olaa (Mason)	1650	
Pohakuloa	2600	
Kapoho	110	
Poholiki	10	
Kalapana	8	

MAUI.	
Kahului	10
Kahalauna	600
Olowalu	15
Waipoo Ranch	700
Kaupo (Mokulau Coffee Co.)	285
Kipahulu	2.71
Hamao Plantation	60
Nahiku	
Haiku	700
Kula Kealahou	4.79
Kula (Ereluoua)	2900
Puomalei	0.06
Pala	0.07
Haleakala Ranch	1400
	2.82
	180
	2000

MOLOKAI.	
Mapulehu	70
	2.24

OAHU.	
Punahou (W. Bureau)	50
Kulaokahua	50
Kewalo (King street)	15
Makiki Reservoir	150
Kaplan Park	10
School St. (Bishop)	50
Insane Asylum	30
Nuuanu (W. W. Hall)	50
Nuuanu (Wyllie St.)	50
Nuuanu (Electric Station)	250
Nuuanu, Luakaha	405
Woodlawn Dairy, Manoa	4.05
Maunawili	7.23
Kaneohe	285
Waimanalo	300
Abimannu	190
Kahuku	1.31
Waianae	0.39
Ewa Plantation	25
Waipahu	0.75
	1.700
	60
	200
	0.00

KAUAI.	
Lihue, Grove Farm	200
Lihue (Molokai)	200
Hanalei	300
Hamamaulu	225
Kilauea	325
Hanalei	2.90
Waiawa	10
	3.93
	32

RECORDS NOT HITHERTO PUBLISHED.	
May, 1899.	
Pahala	1.50
Hanalei	7.80
Kalapana	12.00
Laupahoehoe	12.00
Hamao	7.61
Waipae	4.78
Olowalu	0.00
Erehwon Kula	4.03
Kewalo	0.53
Nuuanu, Wyllie street	6.13
Hilea	2.30
Kapoho	8.37

C. J. LYONS,	
Meteorologist Gov't Survey.	

CAN'T LAND AT PORTLAND.	
WASHINGTON, July 6.—Secretary	

Aiger has notified Commissioner Hermann of the General Land Office that the transports bearing home the Oregon volunteers from Manila cannot be allowed to land at Portland. In view of Gen. Otis' recommendation that the transports be returned immediately to Manila.

TRADE WITH HONOLULU.	
SAN FRANCISCO, July 8.—There is	

considerable inquiry about the overdue fleet from Honolulu. There are nine packets now due from the islands, and every one of them will return loaded with cargo and passengers. All their space and cabin accommodations have been already spoken for.

WILL GO TO PARIS.	
WASHINGTON, July 7.—A part of	

the Isthmian Canal Commission will take a trip to Paris before a personal inspection of the two canal routes is made.

THE BEST TREATMENT FOR	
CHOLERA INFANTUM.	

Our baby has been continually troubled with colic and cholera infantum since his birth, and all that we could do for him did not seem to give more than temporary relief, until we tried Chamberlain's Colic, Cholera and Diarrhoea Remedy. Since giving that remedy he has not been troubled. We want to give you this testimonial as an evidence of our gratitude, not that you need it to advertise your meritorious remedy.—G. M. Law, Keokuk, Iowa. For sale by Benson, Smith & Co., Ltd., wholesale agents for H. I., and all druggists and dealers.

HE WANTS A BABY	
And Captain Houdiette to	

Bring It Down.

One With Red or Black Hair and a Boy Preferred—Clothes and Teeth No Object

The following letter was actually written and sent by the promising six-year-old son of a prominent Honolulu family to a lady friend in San Francisco:

Honolulu, H. I., May 25th, 1899.

Dear

I'm sorry 'at I haven't writ to you for such a long time. Grandma is sick, so she can't get me a baby. You know 'at all grandmas get 'em and grandpa is sick, so will you please get one, because you are as good as grandma and Mrs. Wood got one from San Francisco and the Ballantynes have sent to their grandma for one. Please get a kind wot doesn't cry—boys don't cry, so please get a boy, and I want him to be very young—the highest he could be is three weeks old. I want some clothes but not all the clothes, only a few clothes, because if we haven't any ready he'd be cold, so we must be sure to have some and send him down by somebody wot comes on the "Australia."—Captain Houdiette or anybody you know.

Make a little crib and put him in and then he could drink milk. You can go wherever you want to get him. Don't name him because I want to name him. I'll be disappointed a little if you don't send him, but I won't be angry because you are so good to try to get him. I want one to play with and Mama says she wishes she had one. Mama says she wants a littler baby 'an me. Do you know how old I am? I'll tell you—six—so I'm too old to be a baby and they's no baby here. I pulled out my own tooth in the bottom mrow—it's in front. I don't want the baby to have any teeth unless you can't get him with any teeth. If you can't get one three weeks old, any size wot do as long as he's a baby and I want him to coo. Somebody will go down to the steamer to meet him. Please write me what day he will come and what time.

They all don't come from San Francisco—the babies, but you can get them there. 'EB sure and don't have any mistake about the baby—don't have anything wrong about him. Don't let him be a girl unless you can help it. I want a boy and Harriet wants a girl, but I'm writin' the letter, so please get a boy. If there shouldn't be any boys you can get a girl. If you get a girl I want it to be a very little one and try to get a girl wot don't cry. Most girls cry so much and we hate 'em to cry. Don't name the girl; don't name either one you get. If you can't get a baby write back and get one later on. If you come down in a little while I'd like you to bring the baby yourself. You buy everything for Mama so did you buy me for her? Get this baby at the same place. I want a baby wot has red or black hair. Minnie has plenty babies 'cause Gertrude knows—she was born there. If you can't find a baby in San Francisco, go to Minnie and get one. If you don't want to go to Minnie yourself, you might send there. When our baby gets old enough I'm going to take him to see the Wood baby. I think this climate will agree with the baby. You don't have to work too much to get the baby 'cause you might get tired.

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